

## Medicare

Medicare is a health insurance coverage which is handled by the Social Security Office. It has two parts: Part A is Hospital Insurance and Part B is Supplementary Medical Insurance (outpatient).

Part A Medicare pays most costs of hospitalization, certain related inpatient care, skilled nursing facility care, and home health services. These benefits are usually free to those who are eligible. A deductible applies to each coverage period.

Part B Medicare covers doctors' fees and most outpatient services. A monthly premium is required unless the person has a Medicare Cost Sharing Program or participates in a Medicaid Program. There is a \$100 annual deductible and a 20% co-pay.

### Who Is Eligible?

You may be eligible at age 65 if:

- ▶ you are a U.S. citizen or a resident alien who has lived in the U.S. for five years
- ▶ you are eligible for any type of monthly Social Security benefit
- ▶ you or your spouse had Medicare-covered government employment

You may be eligible before age 65 if:

- ▶ you have received disability benefits from Social Security for at least two years
- ▶ you have end-stage renal failure

### How Do I Apply?

You must apply with your local Social Security Office.

## Medicaid

Medicaid is medical assistance for low-income families, children, senior citizens, and disabled persons. Each medical program has its own rules. The rules are established by both Federal and State guidelines.

Medicaid covers most medical services including prescriptions. There are also programs which pay for your Medicare Part B premium.

### Who Is Eligible?

To be eligible for Medicaid you must meet the following requirements.

You must:

- ▶ meet certain program rules
- ▶ be a US citizen or qualified alien (unless they are applying for emergency services only)
- ▶ meet income and asset limits

### How Do I Apply?

You may apply at any of the State Health Department Offices or Department of Workforce Services Offices. There are also eligibility workers in many hospitals and clinics throughout the State. You may apply in person or by mail.

Medicaid does not have an open enrollment period as there is with Medicare and other insurances, so you may apply at any time.

## Should I Apply For Medicare or Medicaid?

You should apply for Medicare benefits as soon as you become eligible. Social Security applies premium penalties if you do not take the Medicare benefit when you become eligible for it.

You may have the need to have both Medicare and Medicaid. Because Medicare does not pay for some services, such as prescriptions, you may want to have Medicaid which does cover additional services. Medicaid also pays the Medicare Part B premium for any Medicaid recipient.

## Medicare Cost Sharing

Medicare Cost Sharing programs are available to anyone who is eligible for Medicare Part A and meets income and resource limits. These cost sharing programs pay for the Medicare Part B premium. One of the programs also pays the Medicare co-pays and deductibles. You can apply at any office which takes Medicaid applications.

For the office closest to you, please call:

Social Security	1-800-772-1213
Medicaid	1-800-662-9651

For more information on Medicare and Medicaid see:  
<http://www.cms.hhs.gov/>

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*Medicare*  
*or*  
*Medicaid*

